GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2114
ANSWERED ON:06.05.2016
RBI Guidelines for Loans
Khanduri AVSM Maj. Gen. (Retd) Bhuwan Chandra

Will the Minister of FINANCE be pleased to state:

(a) the number of cases of rescheduling / restructuring of existing loans, requests for moratorium period of payment of loans and sanctioning of fresh loans on concessional rates received from Chamoli and Rudraprayag districts of Uttarakhand after the RBI issued guidelines vide its circulars dated 21 August, 2015 and 1 July, 2015;

(b) whether the Government has received any complaints regarding non-compliance of above guidelines of the RBI by the PSBs in these districts; and

(c) if so, the details thereof along with the remedial steps taken by the Government to impress upon the PSBs to settle cases as per RBI guidelines issued vide above circulars?

Answer

The Minister of State in the Ministry of Finance

(a) : Reserve Bank of India (RBI) has informed that it has no information and State Level Bankers' Committee (SLBC), Uttarakhand has reported no case of rescheduling / restructuring of existing loans in Chamoli and Rudraprayag districts of Uttarakhand after the RBI issued guidelines vide its circulars dated 21 August, 2015 and 1 July, 2015.

(b) & (c) : RBI has informed that they have received one complaint regarding non-compliance by banks in Uttarakhand including the districts of Chamoli and Rudraprayag, of the 'Guidelines for relief measures by banks in areas affected by natural calamities' issued by RBI. RBI has advised their Dehradun Regional Office to take appropriate action in the matter.
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